

Exhibit K

April 20, 2007

The Honorable Helen Gillmor  
Chief U.S. District Judge  
US District Court of Hawaii  
300 Ala Moana Blvd.,  
Honolulu, Hawaii 96850

Re: Kenneth Chio Heng Iong

I have known Ken Iong for two years as he engaged my company to sell his business, ICH Group.

During the time I worked with him, I found Ken to be man of high integrity, and to be very dedicated to his family and work. He created companies that provided stable employment for dozens of Hawaii residents. He subsequently suffered some very difficult financial setbacks after 9/11, and after an employee in Las Vegas did severe damage to his business, taking many accounts and employees from Ken's business.

During the extended negotiations to sell his business, we encountered many challenging situations. Throughout the entire process, he represented himself to me and to the buyers in an honest and diligent manner.

Ken is very devoted to his family and colleagues in Hawaii. I believe strongly that Ken is a force for good in our community.

Yours faithfully



Stephen M. Abdalla

President, VR Business Brokers